

I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
on August 6, 2010.

PATENT
Attorney Docket No.: 020375-000220US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/
Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Olabode Akintola

Technology Center/Art Unit: 3691

AMENDMENT ACCOMPANYING RCE

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed May 7, 2010 and Advisory Action
mailed July 14, 2010 on the above-referenced application, please enter the following
amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 7 of this paper.